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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example,	Clyde First name	First name
	your driver's license or passport).	Henry Middle name	Middle name
	Bring your picture	Walton	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>8170</u>	XXX - XX
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9xx - xx	9xx - xx

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Document Walton Clyde Henry Debtor 1 Case Number (if known) \_

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name  Business name  EIN  EIN	Business name  Business name  EIN  EIN
5.	Where you live	8126 S LaSalle  Number Street  Chicago IL 60620  City State ZIP Code  COOK  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number Street  P.O. Box  City State ZIP Code	If Debtor 2 lives at a different address:    Number   Street
6.	Why you are choosing this district to file for bankruptcy.	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408	Check one:  Over the last 180 days before filling this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Clyde Henry Document Walton Last Name

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Case Number (if known)

Pa	rt 2: Tell the Court About You	Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you are choosing to file		Bankruptcy (Form 2010)		equired by 11 U.S.C. § 342 page 1 and check the appr	• •	
	under	Chap					
		Chap					
		☐ Chap	ter 13				
8.	How you will pay the fee	local yours subm	court for more details self, you may pay with	s about how you may n cash, cashier's che on your behalf, your a	Please check with the open pay. Typically, if you are ck, or money order. If you then the with a second pay with a secon	e paying the fee our attorney is	
				-	oose this option, sign and in Installments (Officia		
		By la less pay t	w, a judge may, but is than 150% of the offic he fee in installments	s not required to, wai cial poverty line that a ). If you choose this	ve your fee, and may do applies to your family siz	u are filing for Chapter 7. so only if your income is e and you are unable to the Application to Have the etition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When _	Case Nun	nber	
					MM / DD / YYYY		
			<sub>District</sub> None	When	Case Nun	nber	
					MM / DD / YYYY		
			District	When	Case Num	nber	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes.				o to you	
	uniliate.					o to you bber, if known	
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obta	ained an eviction judgm	ent against you?		
			■ No. Go to line 12 □ Yes. Fill out <i>Initia</i> this bankruptcy p	al Statement About an L	Eviction Judgment Against	You (Form 101A) and file it with	

Debtor 1 Clyde Henry Document Walton Page 4 of 54

Case Number (if known) \_\_\_\_\_\_

12.	Are you a sole proprietor of any full- or part-time business?  A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of l	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any		
	a corporation, partnerhsip, or LLC.  If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to and poulon.		City		State Zip Code
			Check the appropriate	box to describe your business:	
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(2	7A))
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 10	(51B))
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			☐ Commodity Brok	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above	/e	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business de	-
Par	Report if You Own or Hav	e Any Hazard	lous Property or Any Prop	perty That Needs Immediate Attention	
				•	
14.	Do you own or have any property that poses or is	No.			
	alleged to pose a threat of imminent and	Yes.	What is the hazard?		
	indentifiable hazard to				
	public health or safety?				
	Or do you own any property that needs immediate attention?		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs		If immediate attention is	needed, why is it needed?	
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is Where is the property?		
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				
	Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building				State ZIP Code

Debtor 1

Document Walton

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Clyde Henry

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
- Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐I ar	m not required	to rec	eive a	briefing	about
cre	dit counseling	g becai	use of:		

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
  - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Clyde Henry Document Walton Page 6 of 54

Case Number (if known)

Last Name

16.	What kind of debts do		<b>consumer debts?</b> Consumer debts are de primarily for a personal, family, or household	
	you have?	No. Go to line 16b. Yes. Go to line 17.	primarily for a personal, family, or household	ригрозе.
			business debts? Business debts are debts estment or through the operation of the busine	
		No. Go to line 16c. Yes. Go to line 17.		
		_	owe that are not consumer debts or business of	debts.
_				
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution		er 7. Do you estimate that after any exempt per are paid that funds will be available to distrib	
	to unsecured creditors?			
8.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
9.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion  More than \$50 billion
0.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pai	Sign Below			
or	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	rmation provided is true and
			oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	
			did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		<u> </u>	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Clyde Henry Walto Signature of Debtor 1		ture of Debtor 2
		Executed on09/05/2018		uted on

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Debtor 1	Clyde	Henry	Walton	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Tarek Muhammad Khalil	Date	Date: 09/05	/2018
Signature of Attorney for Debtor		MM / DD / YY	YY
Tarek Muhammad Khalil			
Printed name			_
Geraci Law L.L.C.			
Firm name			_
55 E. Monroe St., #3400			
			_
	IL	60603	_
Number Street	IL State	60603 ZIP Code	_
Number Street Chicago	State		  eracilaw.com
Number Street  Chicago  City	State	ZIP Code	 eracilaw.com

Fill in this in	formation to ident	ify your case:	
Debtor 1	Clyde	Henry	Walton
Debtor 2	First Name	Middle Name	Last Name
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number (If known)			

## Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

our original forms, you must fin out a new outlinary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B)     1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 2,600
1c. Copy line 63, Total of all property on Schedule A/B	\$ 2,600
Summarize Your Liabilities	
	Your liabilities
	A mount you awa
	Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	Amount you owe
	\$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$0
2a. Copy the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i>	\$0
2a. Copy the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i> 3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0 \$0
2a. Copy the total you listed in Column A, <i>Amount of claim,</i> at the bottom of the last page of Part 1 of <i>Schedule D</i> 3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$0 \$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D  3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$0
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$0 \$20,677
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0 \$0 \$20,677

Debtor 1 Clyde Henry Walton Pirst Name Middle Name Last Name Page 9 of 54

Case Number (if known) \_\_\_\_\_\_\_

Pa	Answer These Qu	estions for Administrative and Statistical Records		
6.	_	tcy under Chapter 7, 11 or 13? to report on this part of the form. Check this box and submit this form to the c	ourt with your other schedules.	
7.	family, or household pu  Your debts are not print	nave?  ily consumer debts. Consumer debts are those "incurred by an individual prin  irpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.  marily consumer debts. You have nothing to report on this part of the form. C  ith your other schedules.	C. § 159.	
8.		<b>cur Current Monthly Income</b> : Copy your total current monthly income from Of Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	ficial	\$ 0.00
9.		I categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim	
	From Part 4 of Schedule	E/F, copy the following:		
	9a. Domestic support obliga	ations (Copy line 6a.)	\$_0.00	
	9b. Taxes and certain other	r debts you owe the government. (Copy line 6b.)	\$_0.00	
	9c. Claims for death or pers	sonal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
	9d. Student loans. (Copy lin	ne 6f.)	\$_0.00	
	9e. Obligations arising out priority claims. (Copy line 6	of a separation agreement or divorce that you did not report as g.)	\$_0.00	
	9f. Debts to pension or pro	fit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
	9g. <b>Total.</b> Add lines 9a thro	ough 9f.	\$_0.00	

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Fill in this in		ntify your case and this filing		0 of 54			
Debtor 1	Clyde	Henry	Walton				
D.H. O	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>				
Case Number			(State)			Check if this is	an
(If known)	0 mm 100 A	/D				amended filing	
	orm 106A						
	e A/B: Pr		asset only once if an asset	fits in more than one category, list the asset	t in the		12/15
ategory where	you think it fits	best. Be as complete and ac	curate as possible. If two m	arried people are filing together, both are eq	ually		
•		ect information. If more space se number (if known). Answe	•	te sheet to this form. On the top of any addit	ional		
Part 1:	Describe Each Re	sidence, Building, Land, or Oth	er Real Esate You Own or Ha	ve an Interest In			
	n or have any le	egal or equitable interest in a	ny residence, building, land	l, or similar property?			
No.	Describe						
2. Add the dol	lar value of the p	portion you own for all of you					
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	jal or equitable interest in an	vehicles, whether they are	e registered or not? Include any vehicles			
-		•	•	secutory Contracts and Unexpired Leases.			
No.	s, trucks, tractors	s, sport utility vehicles, moto	rcycles				
Yes.	Describe	haman ATVa and athan mann		talan and annual ta			
		homes, ATVs and other recr fors, personal watercraft, fishing ve					
No.	Describe						
_		portion you own for all of you	r entries fro Part 2, includii	ng any entries for pages			\$ 0.00
you have at	tached for Part 2	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own o	r have any legal	or equitable interest in any o	f the following items?			urrent value of t	
					Do	ortion you own? o not deduct secure	
06. Household	d goods and furr	nishinas			or	exemptions	
Examples:	-	furniture, linens, china, kitchenwar	e				
No. Yes.	Describe						
_		Furniture, linens, small appliance	es, table & chairs, bedroom set		\$1,000	\$	1,000.00
07. Electronic						·	
		dios; audio, video, stereo, and digi including cell phones, cameras, m		rs, scanners; music			
No.	Describe						
. 55.	20001120	Flat screen TV, computer, printe	r, music collection, cell phone		\$500	¢	500.00
08. Collectible	es of value					Φ	
		nes; paintings, prints, or other arty collections; other collections, mem		objects;			
No.	Doggriba						
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 789464 Schedule A/B: Property Page 1 of 6

Clyde

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Document

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	· Sporte photograp		
110.		hic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments	
Yes	Describe		\$ <u>0.0</u> 0
10. Firearms Examples No.	: Pistols, rifles, sho	guns, ammunition, and related equipment	
Yes	. Describe		\$0.00
11. Clothes  Examples  No.	s: Everyday clothes,	furs, leather coats, designer wear, shoes, accessories	
Yes	Describe	Everyday clothes, shoes, accessories \$100	\$ 100.00
12. Jewelry Examples gold, silve		costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
Yes	Describe	Everyday jewelry, costume jewelry,watches \$50	\$50.00
No.	:: Dogs, cats, birds,	norses	-
Yes		ousehold items you did not already list, including any health aids you did not list	\$0.00
☐ No.	•		
Yes	. Describe	books, CDs, DVDs & Family Photos \$50	\$ 50.00
15. Add the d	ollar value of all	of your entries from Part 3, including any entries for pages you have attached	\$1,700.00
for Part 3.	Write that num	per here>	
Part 4:	Describe Your Fi	nancial Assets	
Do you own	or have any lega		
		or equitable interest in any of the following?	Current value of the portion you own?  Do not deduct secured claims or exemptions
	:: Money you have i	or equitable interest in any of the following?  In your wallet, in your home, in a safe deposit box, and on hand when you file your petition	portion you own?  Do not deduct secured claims
			portion you own?  Do not deduct secured claims
No. Yes  17. Deposits Examples	. Describe  of money s: Checking, savings		portion you own? Do not deduct secured claims or exemptions
No. Yes  17. Deposits  Examples and other	of money Checking, savings	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  , or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses,	portion you own?  Do not deduct secured claims or exemptions  \$
Examples No. Yes  17. Deposits Examples and other No. Yes  18. Bonds, m	of money Checking, savings similar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  , or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lf you have multiple accounts with the same institution, list each.  Account Type: Institution name:	portion you own? Do not deduct secured claims or exemptions  \$
Examples No. Yes  17. Deposits Examples and other No. Yes  18. Bonds, m Examples No. Yes	of money Checking, savings similar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, fif you have multiple accounts with the same institution, list each.  Account Type: Institution name: Checking Account Chase  sublicly traded stocks tment accounts with brokerage firms, money market accounts  Institution or issuer name:	portion you own?  Do not deduct secured claims or exemptions  \$
Examples No. Yes  17. Deposits Examples and other No. Yes  18. Bonds, m Examples No. Yes	of money Checking, savings similar institutions. Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  on, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, lif you have multiple accounts with the same institution, list each.  Account Type: Institution name:  Checking Account Chase  Sublicly traded stocks Itemet accounts with brokerage firms, money market accounts	portion you own?  Do not deduct secured claims or exemptions  \$
Examples No. Yes  17. Deposits Examples and other No. Yes  18. Bonds, m Examples No. Yes	of money Checking, savings Similar institutions. Describe  Describe  Describe  Describe  Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition  or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, fif you have multiple accounts with the same institution, list each.  Account Type: Institution name: Checking Account Chase  sublicly traded stocks tment accounts with brokerage firms, money market accounts  Institution or issuer name:	portion you own?  Do not deduct secured claims or exemptions  \$

Debtor 1

Clyde

Case 18-25049

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20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Yes. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... Yes. 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Yes. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits: unpaid loans you made to someone else No. Yes. Describe.....

Debtor 1

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Clyde First Name

31. Interest in insurance policies  Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance  No. Company Name & Beneficiary:	
Yes. Describe  Term Life Insurance, no cash value	\$ <u>0.0</u> 0
32. Any interest in property that is due you from someone who has died  If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.  No.	
Yes. Describe	\$0.00
33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No.	
Yes. Describe  34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	\$0.00
No.  Yes. Describe	s. 0.00
35. Any financial assets you did not already list  No.	\$ <u>0.0</u> 0
Yes. Describe	\$0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here>	\$900.00
Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.  37. Do you own or have any legal or equitable interest in any business-related property?	
No. Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
Yes.  38. Accounts receivable or commissions you already earned  No.	portion you own?  Do not deduct secured claims
38. Accounts receivable or commissions you already earned No. Yes. Describe  39. Office equipment, furnishings, and supplies	portion you own?  Do not deduct secured claims
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.	portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.  Yes. Describe  40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade	portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.  Yes. Describe	portion you own? Do not deduct secured claims or exemptions  \$
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.  Yes. Describe  40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.  Yes. Describe  41. Inventory	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
38. Accounts receivable or commissions you already earned No. Yes. Describe  39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe  40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, moderns, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.  Yes. Describe  40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.  Yes. Describe  41. Inventory  No.  Yes. Describe	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00
38. Accounts receivable or commissions you already earned  No.  Yes. Describe  39. Office equipment, furnishings, and supplies  Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices  No.  Yes. Describe  40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade  No.  Yes. Describe  41. Inventory  No.  Yes. Describe  A2. Interests in partnerships or joint ventures  No.  Name of Entity and Percent of Ownership:	portion you own? Do not deduct secured claims or exemptions  \$ 0.00  \$ 0.00  \$ 0.00  \$ 0.00

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44. Any business-related property you did not already list  No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here	\$ 0.00
Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?  No.	
Yes. Describe	\$0.00
47. Farm animals  Examples: Livestock, poultry, farm-raised fish  No.	
Yes. Describe	s 0.00
48. Crops—either growing or harvested  No.	· · ·
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade  No.	
Yes. Describe	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ <u>0.0</u> 0
51. Any farm- and commercial fishing-related property you did not already list  No.	
Yes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here>	\$0.00
Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?  Examples: Season tickets, country club membership  No.	
Yes. Describe	s 0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	\$ 0.00

Debtor 1

Clyde

Case 18-25049

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First Name List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 1,700.00 57. Part 3: Total personal and household items, line 15 \$ 900.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 2,600.00 \$ 2,600.00 62. Total personal property. Add lines 56 through 61. ..... 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$2,600.00

Official Form 106A/B Record # 789464 Schedule A/B: Property Page 6 of 6

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Clyde	Henry	Walton
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the: <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

## Official Form 106C

#### **Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ming state and federal nonbankrupt			
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$1,000	\$ _ 1,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500	\$500	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$ <u>    100                               </u>	\$ <u>100</u>	735 ILCS 5/12-1001(a),(e)
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry,watches	\$_ 50	\$50	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
official Form 106C	Record # 789464	Oakadula O. T	The Property You Claim as Exempt	Page 1 of 2

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Clyde Henry Debtor 1

Page 17 of 54 Number (if known) Document Middle Name Last Name **Additional Page** Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(a) books, CDs, DVDs & Family \$ 50 description: Photos Line from 100% of fair market value, up to 14 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Checking Account, Chase, 900.00 Brief \$\_900 900 description: 100% of fair market value, up to Line from 17 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

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2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately	Fill in t	Caso 19 his information to ident		Filed 00/05/19	Entered 09/0 8 of 54	5/18 11:54:21	Desc Main	
Debtor 2  (Spouse, if fling) First Name	Debtor	1 Clyde	Henry	Walton				
United States Bankruptcy Court for the:NORTHERN District ofILLINOIS		First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: NORTHERN District of ILLINOIS  Case Number (If known)  Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1: List All Secured Claims  Column A Column A Amount of claim Do not deduct the that supports this portion								
Case Number	(Spouse, if	filing) First Name	Middle Name	Last Name				
Official Form 106D  Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Amount of claim Do not deduct the that supports this			the : <u>NORTHERN</u> District of				Check if thi	s is an
Schedule D: Creditors Who Have Claims Secured by Property  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).  1. Do any creditors have claims secured by your property?  No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  Part 1:  List All Secured Claims  Column A  Column A  Walue of collateral that supports this  To not deduct the							amended fi	ling
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  List All Secured Claims  List All Secured Claims  Column A  Amount of claim Do not deduct the Do not deduct the Do not deduct the  Column A  Column A  Value of collateral that supports this	Be as com	plete and accurate as pn. If more space is nee	oossible. If two married peop ded, copy the Additional Pag	le are filing together, both e, fill it out, number the ei	n are equally responsib		ny	
No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.  Yes. Fill in all of the information below.  List All Secured Claims  List All Secured Claims  Column A  Amount of claim Do not deduct the Do not deduct the Do not deduct the  Column A  Column A  Value of collateral that supports this			•	).				
Yes. Fill in all of the information below.  List All Secured Claims  List All Secured Claims  Column A  Column A  Column A  Value of collateral that supports this portion points a particular claim, list the other creditors in Part 2.	_	•	,, , , ,	h vour other schedules. Yo	ou have nothing else to r	report on this form		
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Column A  Column A  Column A  Value of collateral that supports this portion	_			in your outor contouries. Te	ou have hearing clocker	oport on the form.		
2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Do not deduct the Do	Part 1:	List All Secured Cla	ims					
for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2.  Do not deduct the portion	2 liet:	all secured claims If a	creditor has more than one se	cured claim list the credito	ur senarately			Column C
	for ea	ach claim. If more than	one creditor has a particular cl	laim, list the other creditors	s in Part 2.	Do not deduct the	that supports this	

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		Clydo	Honry.	Walton			
De	ebtor 1		Henry  Middle Name	Last Name			
De	ebtor 2						
	ouse, if filing)	First Name	Middle Name	Last Name			
He	itod Statos I	Bankruptcy Court for the : <u>NOR</u>	THERN District	of ILLINOIS			
Ui	iileu States i	Baliki upicy Court for the . <u>NOK</u>	THERN DISTRICT	(State)		□ Chook if	this is on
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<u> Itti</u>	<u>cial Fo</u>	orm 106E/F					
<u>Sch</u>	edule	E/F: Creditors Wh	o Have U	nsecured Claims			12/15
ist th /B: F redit eede op of	ne other pa Property (Cors with padd, copy the any addition	arty to any executory contrac Official Form 106A/B) and on artially secured claims that a	ts or unexpired Schedule G: Ex re listed in Sche imber the entrie and case numb	leases that could result in a recutory Contracts and Unexpedule D: Creditors Who Have in the boxes on the left. Att	and Part 2 for creditors with NONPRIORITY claim. Also list executory contracts on <i>Schoired Leases</i> (Official Form 106G). Do not it claims Secured by Property. If more spaceach the Continuation Page to this page. Or	edule nclude any e is	
		ditors have priority unsecured	d claims agains	t vou?			
1. 5	_		u ciaiilis agailis	t you:			
	-	to Part 2.					
	Yes.	our priority upoccured eleime	If a graditar ba	a mara than and priority upon	cured claim, list the creditor separately for ea	oh oloim. For	
e n u	ach claim l onpriority a nsecured o	listed, identify what type of claim amounts. As much as possible	im it is. If a claime, list the claims in Page of Part 1.	n has both priority and nonprior n alphabetical order according If more than one creditor hold	rity amounts, list that claim here and show bo to the creditor's name. If you have more tha s a particular claim, list the other creditors in	oth priority and n two priority	
(.	or arroxp	idiation of odon type of oldini,	occ are monde		Total clair	n Priority	Nonpriority
						amount	amount
Pa	rt 2:	ist All of Your NONPRIORITY U	Insecured Claims	5			
3. <b>D</b>	o any cred	ditors have nonpriority unsec	ured claims aga	ainst you?			
	No. You	u have nothing to report in this	part. Submit th	is form to the court with your o	other schedules.		
	Yes.						
n ir	onpriority to	unsecured claim, list the credit	or separately for or holds a partic	each claim. For each claim lis	who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not library in Part 3.If you have more than three nonposes.	st claims already	
	1 0				NIII I		Total claim
4.1	Capitalo  Creditor's N		Las	t 4 digits of account number _	NULL		\$ <u>133.00</u>
		Capital One Dr	Who	en was the debt incurred?	2002-2018		
	Number	Street					
			As	of the date you file, the claim is	: Check all that apply		
					· Onoon an inal apply.		
	Dichmor	nd VA 2323		Contingent	. Chook all that apply:		
	Richmor		38	Contingent Unliquidated	Colocial dia apply.		
	City	nd VA 2323 State Zip C the debt? Check one.	38	Contingent	, Clock and that apply.		
	City Who owes Debtor 1	State Zip C the debt? Check one.  1 only	38	Contingent Unliquidated	, Clock and that apply.		
	City Who owes Debtor 1	State Zip C the debt? Check one.  1 only 2 only	38	Contingent Unliquidated Disputed e of NONPRIORITY unsecured			
	City Who owes Debtor 1 Debtor 2 Debtor 1	State Zip C the debt? Check one.  1 only 2 only 1 and Debtor 2 only	Sode Typ	Contingent Unliquidated Disputed e of NONPRIORITY unsecured Student loans.	claim:		
	City Who owes Debtor 1 Debtor 2 Debtor 1	State Zip C the debt? Check one.  1 only 2 only	38	Contingent Unliquidated Disputed  e of NONPRIORITY unsecured Student loans. Obligations arising out of a separat	claim: tion agreement or divorce		
	City Who owes Debtor 1 Debtor 2 Debtor 1 At least	State Zip C the debt? Check one.  1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a	38	Contingent Unliquidated Disputed  e of NONPRIORITY unsecured Student loans. Obligations arising out of a separat that you did not report as priority cl	claim: tion agreement or divorce aims		
	City Who owes Debtor 1 Debtor 2 Debtor 1 At least	State Zip C the debt? Check one.  1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a unity debt	38	Contingent Unliquidated Disputed  e of NONPRIORITY unsecured Student loans. Obligations arising out of a separat	claim: tion agreement or divorce aims		
	City Who owes Debtor 1 Debtor 2 Debtor 1 At least	State Zip C the debt? Check one.  1 only 2 only 1 and Debtor 2 only one of the debtors and another if this claim relates to a	38	Contingent Unliquidated Disputed  e of NONPRIORITY unsecured Student loans. Obligations arising out of a separat that you did not report as priority cl	claim: tion agreement or divorce taims olans, and other similar debts		

Case 18-25049 Doc 1 Filed 09/05/18 Entered 09/05/18 11:54:21 Desc Main Page 20 of 54 **Document** Clyde Henry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.  Total Claim					
4.2	Capitalone	Last 4 digits of account number NULL	<b>\$</b> _753.00			
	Creditor's Name 15000 Capital One Dr	When was the debt incurred? 2003-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Richmond VA 23238	Unliquidated				
	City State Zip Code	Disputed				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
'	Check if this claim relates to a community debt	that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts				
	No	Other. Specify _ Credit Card or Credit Use				
l i	Yes	Office. Opening				
4.3	Capitalone	Last 4 digits of account number NULL	\$ <u>910.00</u>			
	Creditor's Name	0001.0010				
	Po Box 30253	When was the debt incurred? 2004-2018				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Salt Lake City UT 84130	Unliquidated				
١ ،	City State Zip Code  Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
l i	Debtor 1 and Debtor 2 only	Student loans.				
l î	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
l i	Check if this claim relates to a	that you did not report as priority claims				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	s the claim subject to offest?					
	No	Other. Specify Credit Card or Credit Use				
<u> </u>	Yes	AIIII	<b>140.00</b>			
4.4	CBNA	Last 4 digits of account number NULL	<b>\$</b> _149.00			
	Creditor's Name Po Box 6283	When was the debt incurred? 2003-2018				
	Number Street					
		As of the date you file the claim in Charle all that a b.				
		As of the date you file, the claim is: Check all that apply.				
	Sioux Falls SD 57117	☐ Contingent				
	City State Zip Code	Unliquidated				
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	☐ Student loans.				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce				
	Check if this claim relates to a	that you did not report as priority claims				
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts				
j	No	Other. Specify Credit Card or Credit Use				
i	Yes	Gallott Opcodity				

Debtor 1	Clyde First Name Your	Case 18-25049  Henry  Middle Name		Last Name	Entered 09/05/18 11:54 Page 21 of 54 Case Number (if known)	
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.5	BNA		_ Las	t 4 digits of account number	rNULL	

After I	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim				
4.5	CBNA	Last 4 digits of account number	NULL	\$ <u>200.00</u>				
	Creditor's Name	When was the debt incurred?	2014-2018					
	50 Northwest Point Road	when was the debt incurred?						
	Number Street							
		As of the date you file, the claim is: Check all that apply.						
	Elk Grove Village IL 60007	Contingent						
	City State Zip Code	Unliquidated						
1	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:					
	Debtor 1 and Debtor 2 only	Student loans.						
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce						
	Check if this claim relates to a	that you did not report as priority cla	aims					
Ι.	community debt	Debts to pension or profit-sharing p	lans, and other similar debts					
	s the claim subject to offest?  No	One dit Occal and	Over 1944 I to a					
	Yes	Other. Specify Credit Card or	Credit Use					
40	CBNA	Last 4 digits of account number	NULL	<b>\$</b> 454.00				
4.6	Creditor's Name	Last 4 digits of account number		<u> </u>				
	Po Box 6497	When was the debt incurred?	2004-2018					
	Number Street							
		As of the date you file, the claim is:	: Check all that apply.					
		Contingent						
	Sioux Falls SD 57117	Unliquidated						
Ι,	City State Zip Code  Who owes the debt? Check one.	Disputed						
li	Debtor 1 only	ш .						
	Debtor 2 only	Type of NONPRIORITY unsecured of	olaim:					
	Debtor 1 and Debtor 2 only	Student loans.	Ciaiii.					
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce					
	Check if this claim relates to a	that you did not report as priority cla	-					
'	community debt	Debts to pension or profit-sharing plans, and other similar debts						
!	s the claim subject to offest?	_ , , ,						
	No	Other. Specify Credit Card or	Credit Use					
	Yes							
4.7	Chase CARD	Last 4 digits of account number	NULL	\$ <u>261.00</u>				
	Creditor's Name	When was the debt incurred?	2004-2018					
	Po Box 15298	when was the debt incurred?						
	Number Street							
		As of the date you file, the claim is:	: Check all that apply.					
	Wilmington DE 19850	Contingent						
	City State Zip Code	Unliquidated						
'	Who owes the debt? Check one.	Disputed						
	Debtor 1 only							
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:					
	Debtor 1 and Debtor 2 only	Student loans.						
	At least one of the debtors and another	Obligations arising out of a separati	-					
	Check if this claim relates to a	that you did not report as priority cla						
	community debt s the claim subject to offest?	Debts to pension or profit-sharing p	nans, and other similar debts					
i	No	Other. Specify Credit Card or	Credit Use					
i	Yes	Other. Specify Stoute Safe of t	<del></del>					

Case 18-25049 Doc 1 Filed 09/05/18 Entered 09/05/18 11:54:21 Desc Main Page 22 of 54
Case Number (if known) Document Clyde Henry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Chase CARD **\$** 1,433.00 Last 4 digits of account number \_ Creditor's Name 2014-2018 Po Box 15298 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Wilmington DF 19850 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes CITI NULL \$ 3,209.00 Last 4 digits of account number 4.9 Creditor's Name 2013-2018 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only

Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify <u>Credit Card</u> or Credit Use Yes Laboratory Corp. of America **\$** 726.00 Last 4 digits of account number 4.10 Creditor's Name PO Box 8015 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Burlington NC 27216-8015 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify \_\_Medical/Dental Services Yes

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Debtor 1 Clyde Henry Document Page 23 of 54

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

4.11 Mariner Finance Last 4 digits of account number 6518 5211 Town Center Dr. When was the debt incurred? 2016-2018

Aitei ii	sting any entries on this page, number them b	egiiiiiiig with 4.4, followed by 4.5, and	u so ioitii.	Total Claim
4.11	Mariner Finance	Last 4 digits of account number	6518	\$ <u>1,406.00</u>
	Creditor's Name			
	8211 Town Center Dr	When was the debt incurred?	2016-2018	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Nottingham MD 21236	Unliquidated		
١,	City State Zip Code  Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
l i	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
l i	Debtor 1 and Debtor 2 only	Student loans.	<del></del>	
l i	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority clai	-	
"	community debt	Debts to pension or profit-sharing pla		
!	s the claim subject to offest?	_		
!	No	Other. Specify Personal Loan		
	Yes			
4.12	Mcydsnb	Last 4 digits of account number	NULL	\$ <u>146.00</u>
	Creditor's Name	When we do do do had become do	2017-2018	
	Po Box 8218	When was the debt incurred?	2017 2010	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Mason OH 45040	Contingent		
	City State Zip Code	Unliquidated		
١ ١	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
[	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clai	ims	
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
	s the claim subject to offest? ■	<u></u>		
	No	Other. Specify Credit Card or C	Credit Use	
<u> </u>	Yes Merrick BANK CORP		NULL	<b>a</b> 1 244 00
4.13	Creditor's Name	Last 4 digits of account number	NOLL	<b>\$</b> _1,344.00
	Po Box 9201	When was the debt incurred?	2003-2018	
	Number Street			
		A	Observed all the treatments	
		As of the date you file, the claim is:	спеск ан тпат арріу.	
	Old Bethpage NY 11804	Contingent		
	City State Zip Code	Unliquidated		
`	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans.		
!	At least one of the debtors and another	Obligations arising out of a separation		
l	Check if this claim relates to a	that you did not report as priority clai		
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	alis, aliu olijer similar dedis	
l İ	No	Other. Specify Credit Card or C	Credit Use	
į į	Yes	Officer. SpecifyStout Safe of C	··· <del>·····</del>	

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Case Number (if known) Document Clyde Henry Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 

4.14	Syncb/BP	Last 4 digits of account numberNULL	\$ <u>75.00</u>
	Creditor's Name	When was the debt incurred? 2003-2018	
	Po Box 965024	When was the debt incurred? 2003-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oderske FL 00000	Contingent	
	Orlando FL 32896	Unliquidated	
v	City State Zip Code  Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
l ē	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans.	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	Debte to periodic or profit strating plane, and other similar debte	
	No	Other. Specify Credit Card or Credit Use	
[	Yes	Outor. Opcomy	
4.15	Syncb/Citgo	Last 4 digits of account number NULL	<b>\$</b> 629.00
1.10	Creditor's Name	<del></del>	
	4125 Windard Plaza	When was the debt incurred? 2003-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	<del></del>	Contingent	
	Alpharetta GA 30005	Unliquidated	
	City State Zip Code	Disputed	
<u>"</u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[	Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
"	No	Candit Cond on Candit Han	
	Yes	Other. Specify Credit Card or Credit Use	
-	Syncb/JC PENNEY DC	Last 4 digits of account numberNULL	\$ 2,285.00
4.16	Creditor's Name	Last 4 digits of account numberNOLE	<u> </u>
	Po Box 965007	When was the debt incurred? 2014-2018	
	Number Street	<del></del>	
		As of the data year file the plains in Charle III that such	
	<del></del>	As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Debtor 1	Clyde Henry		Case Number (if known)	
	First Name Middle Nar	me Last Name		
Part	Your NONPRIORITY Unsecured C	Claims - Continuation Page		
After lis	sting any entries on this page, numbe	r them beginning with 4.4, followed by 4.	5, and so forth.	Total Claim
4.17	Syncb/Oldnavydc	Last 4 digits of account numbe	er NULL	<b>\$</b> 3,287.00
4.17	Creditor's Name	Lust 4 digits of doosant number	<del>"</del>	•
	Po Box 965005	When was the debt incurred?	2014-2018	
	Number Street			
		A	en in Obselvallithet and	
		As of the date you file, the claim	m is: Check all that apply.	
	Orlando FL 3289	Contingent		
	City State Zip C	Unliquidated		
, w	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
Ī	At least one of the debtors and another	Obligations arising out of a sep	paration agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priori	ity claims	
	community debt	Debts to pension or profit-shar	ing plans, and other similar debts	
Is	the claim subject to offest?			
	No	Other. Specify Credit Card	d or Credit Use	
L	Yes			
4.18	Syncb/WALMART DC	Last 4 digits of account number	erNULL	\$ <u>1,562.00</u>
	Creditor's Name		2017 2019	
	Po Box 965024	When was the debt incurred?	2017-2018	
	Number Street			
		As of the date you file, the claim	m is: Check all that apply.	
		Contingent		
	Orlando FL 3289	96 Unliquidated		
, w	City State Zip C //ho owes the debt? Check one.	Code Disputed		
<u>"</u>	Debtor 1 only	<b>.</b>		
	<b>=</b>	T ( NONDDIODITY	and deleter	
	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:	
	Debtor 1 and Debtor 2 only	Student loans.	agration agraement or diverse	
	At least one of the debtors and another	Obligations arising out of a sep		
L	Check if this claim relates to a community debt	that you did not report as priori		
Is	the claim subject to offest?	Debts to pension or pront-shar	ing plans, and other similar debts	
	No	Other. Specify Credit Card	d or Credit Use	
Ī	Yes	Other. Specify		
4.19	TD BANK USA/Targetcred	Last 4 digits of account number	n NULL	<b>\$</b> 1,715.00
4.10	Creditor's Name		<del></del>	
	Po Box 673	When was the debt incurred?	2004-2018	
	Number Street			
		As of the date you file, the clair	m is: Check all that apply.	
		Contingent		
	Minneapolis MN 5544			
٠.,	City State Zip C	Code Disputed		
ı v	/ho owes the debt? Check one.	Diopaida		
	Debtor 1 only			
-	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.		
<u> </u>	At least one of the debtors and another	Obligations arising out of a sep	·	
l L	Check if this claim relates to a	that you did not report as priori		
le	community debt the claim subject to offest?	Debts to pension or profit-shar	ing plans, and other similar debts	
	No	Other. Specify Credit Card	d or Credit Use	
▎	Yes	Other. SpecifyCredit Card	d of Orealt Osc	
Part	List Others to Be Notified for a	Dept Inat You Aiready Listed		
5 Hea	this nage only if you have others to be	notified about your bankruptcy, for a debt th	hat you already listed in Parts 1 or 2. For	

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Clyde Debtor 1

Henry

Document

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Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. <b>Total.</b> Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement	C=-	c 0.00
	or divorce that you did not report as priority claims	6g.	\$0.00
	or divorce that you did not report as priority	6g.	\$0.00
	or divorce that you did not report as priority claims  6h. Debts to pension or profit-sharing plans, and other	J	0.00

		Caco 19	25040 Doc 1 I	-ilod 00/05/19	Entered 09/05/18 11:54:21	Desc Main
Fill	in this in	formation to ident			7 of 54	Dogo Maii
Deb	otor 1	Clyde	Henry	Walton		
		First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name		
Uni	ted States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _			
	se Number			(State)		Check if this is an
	inown)	4000				amended filing
		orm 106G				40/4
			ory Contracts and			12/15
nform	ation. If n	nore space is nee	ded, copy the additional page	, fill it out, number the er	n are equally responsible for supplying correct ntries, and attach it to this page. On the top of a	ny
		·	e and case number (if known) contracts or unexpired leases			
	_	-	-		ou have nothing else to report on this form.	
					Schedule A/B: Property (Official Form 106A/B)	
					, , ,	
exa	ample, re	nt, vehicle lease,			Then state what each contract or lease is for (I uction booklet for more examples of executory co	
	expired le		nom you have the contract or	lassa	State what the contract or leas	a is for
			,			
2.1						
	Name				_	
	Number	Street				
	City		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street			-	
	Number	Sueet				
	City		State Zip	Code		
2.4						
2.7	Name					
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Number	Street			-	
	City		Chita 7in	Code	-	
	City		State Zip	Code		

Fill in this in	formation to ide	ntify your case:	
Debtor 1	Clyde	Henry	Walton
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	-		— (State)
(If known)			

## Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.					
1. <b>D</b>	o you have any codebtors? (If you a	re filing a joint case, do not list eith	ner spouse as a code	btor.)	
	No.				
	Yes				
	lithin the last 8 years, have you liverizona, California, Idaho, Lousiiana, N		• ,	unity property states and territories include and Wisconsin.)	
	No. Go to line 3.				
	Yes. Did your spouse, former spo	use, or legal equivalent live with yo	ou at the time?		
		e or territory did you live?	Fill ir	n the name and current address of that person.	
	Name of your spouse, former spouse or	legal equivalent			
	Number Street				
	City	State	Zip Code		
3	chedule E/F, or Schedule G to fill ou	it Column 2.		Column 2: The creditor to whom you owe the debt	
				Check all schedules that apply:	
3.1				Schedule D, line	
	Name			Schedule E/F, line	
	Number Street			Schedule G, line	
	City	State	Zip Code		
3.2				Schedule D, line	
	Name			Schedule E/F, line	
	Number Street			Schedule G, line	
_	City	State	Zip Code		
3.3				Schedule D, line	
	Name			Schedule E/F, line	
	Number Street			Schedule G, line	
	City	State	Zip Code		

Official Form 106H Record # 789464 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to iden	ntify your case:	
Debtor 1	Clyde	Henry	Walton
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
	ſ <sub></sub>		
(If known)			

# Official Form 106I

**Schedule I: Your Income** 

12/15

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Retired				
	Occupation may Include student or homemaker, if it applies.	Employers name	Retired				
		Employers address					
			3		<u>,                                      </u>		
		How long employed there?	Since 7/1/2018				
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.						
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.	List monthly gross wages, salary deductions). If not paid monthly, c	· · · · · · · · · · · · · · · · · · ·		\$0.00	\$0.00		
3.	3. Estimate and list monthly overtime pay.			\$0.00	\$0.00		
4.	Calculate gross income. Add line	2 + line 3.		\$0.00	\$0.00		

Official Form 106I Record # 789464 Schedule I: Your Income Page 1 of 2

Document Clyde Henry Debtor 1 Case Number (if known) First Name Middle Name Last Name

				For Debtor 1		Debtor 2 or filing spouse		
	Сору	y line 4 here	4.	\$0.00		\$0.00		
5. <b>L</b>		payroll deductions:						
		Fax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00		
	5b. <b>N</b>	Mandatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. <b>V</b>	oluntary contributions for retirement plans	5c. 	\$0.00		\$0.00		
	5d. <b>F</b>	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. <b>I</b>	nsurance	5e.	\$0.00		\$0.00		
	5f. <b>C</b>	Domestic support obligations	5f. —	\$0.00		\$0.00		
	5g. <b>L</b>	Jnion dues	5g. 	\$0.00		\$0.00		
	5h. <b>C</b>	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. <b>A</b>	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. <b>C</b>	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. <b>L</b> i	ist all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e. 	\$1,592.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
	0	Specify:	0	Ф0.00		00.00		
	8g.	Pension or retirement income	8g. —	\$0.00		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$1,592.00		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$1,592.00 +		\$0.00		1,592.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	<b>V</b> 1,002.00		ψο.σσ		1,032.00
11.	Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.  Specify: 11. \$0.00							
12.		the amount in the last column of line 10 to the amount in line 11. The res		•	applies		12. <b>\$</b>	1,592.00
13.		e that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Ce</i> ou expect an increase or decrease within the year after you file this form		s anu neialeu Dala, If I	applies			1,032.00
13.	x							

Fill in this in	formation to identify your	case:							
Debtor 1	Clyde First Name	Henry Middle Name	Walton Last Name	Check if this is					
Debtor 2					ŭ	t-petition chapter 13			
(Spouse, if filing)	First Name	Middle Name	Last Name	income a	s of the following of	date:			
United States	Bankruptcy Court for the : N	ORTHERN DISTRICT	OF ILLINOIS	 MM / DD	/ <b>YYYY</b>				
Case Number (If known)	•			WIWI 7 DD	7 1 1 1 1				
Official F	orm 106J				te filing for Debtor a separate house	2 because Debtor 2 ehold.			
Schedul	e J: Your Expe	enses				12/15			
more space is r question.	needed, attach another sho			re equally responsible for suppl es, write your name and case no					
	Describe Your Household								
1. Is this a joi	nt case? So to line 2.								
	Does Debtor 2 live in a sep	arate household?							
	No.  Yes. Debtor 2 must fil		ule J.						
2. Do you h	nave dependents?	X No		Dependent's relationship to	Dependent's	Does dependent live			
Do not lis	st Debtor 1 and	Yes. Fill or	ut this information for	Debtor 1 or Debtor 2	age	with you?			
Debtor 2		each depe	ndent			X No			
Do not st	ate the dependents'					Yes			
names.						X No			
						Yes			
						X No			
						Yes			
						X No			
						Yes			
						No			
						Yes			
	expenses include s of people other than	X No							
	and your dependents?	Yes							
Part 2:	stimate Your Ongoing Mont	hly Expenses							
-				as a supplement in a Chapter 1	-				
the applicable	-	cy is filed. If this is	a supplemental <i>Schedule J</i> , c	check the box at the top of the fo	orm and fill in				
Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)  Your expenses									
or such assist	ance and have included it	on Scriedule I: You	r income (Omciai Form 106i.)			Tour expenses			
		enses for your resi	dence. Include first mortgage	payments and		<b>\$500.00</b>			
	for the ground or lot.				4.	\$500.00			
						00.00			
	al estate taxes	dada incomo			4a.	\$0.00			
	operty, homeowner's, or rer				4b.	\$0.00			
	me maintenance, repair, ar				4c.	\$0.00 \$0.00			
4d. Ho	meowner's association or c	ondominium dues			4d.	φυ.υυ			

Clyde Debtor 1

First Name

Henry

Middle Name

Document

Last Name

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Case Number (if known) \_\_

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$75.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$100.00 9. Clothing, laundry, and dry cleaning 10. \$0.00 Personal care products and services 10. \$20.00 11. Medical and dental expenses 11. \$200.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$49.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:\_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 789464 Case 18-25049 Doc 1 Filed 09/05/18 Entered 09/05/18 11:54:21 Desc Main Document Page 33 of 54 Case Number (if known)

Henry Clyde Debtor 1 Case Number (if known) \_ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: \_ 22.. Your monthly expense: Add lines 4 through 21. \$1,244.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,592.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,244.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$348.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 789464 Schedule J: Your Expenses Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Clyde	Henry	Walton			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)	•		<u></u>			

## Official Form 106 Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below								
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
No								
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
Under penalty of perjury, I declare that I have read th correct.	e summary and schedules filed with this declaration and that they are true and							
★ /s/ Clyde Henry Walton	<b>x</b>							
Signature of Debtor 1	Signature of Debtor 2							
Date _09/05/2018	Date							
MM / DD / YYYY	MM / DD / YYYY							

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Fill in this in	Fill in this information to identify your case:							
Debtor 1	Clyde First Name	Henry Middle Name	Walton  Last Name					
Debtor 2		wildle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)								
Case Number (If known)	T		_					

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.									
Give Details About Your Marital Status and Where You Lived Before									
01.	01. What is your current marital status?								
	Married								
	Not married								
02	During the last 3 years, have you lived anywhere	e other than where you live	e now?						
	No.  Yes. List all of the places you lived in the last 3	years. Do not include who	ere you live now.						
	Debtor 1	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there				
03	Within the last 8 years, did you ever live with a s	spouse or legal equivalent			y				
	property states and territories include Arizona, and Wisconsin.)	California, Idaho, Louisian	a, Nevada, New Mexico, Puei	to Rico, Texas, Washingto	n,				
	No.								
	Yes. Make sure you fill out Schedule H: Your C	Codebtors (Official Form 10	6H).						
	Explain the Sources of Your Income								
04	<b>Did you have any income from employment or f</b> Fill in the total amount of income you received from								
	If you are filing a joint case and you have income	that you receive together, li	st it only once under Debtor 1.						
	No.  Yes. Fill in the details								
	Tes. I ill ill the details	Debtor 1		Debtor 2					
		Sources of income	Gross income	Sources of income	Gross income				
		Check all that apply	(before deductions and exclusions)	Check all that apply	(before deductions and exclusions)				

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Clyde Henry Walton Case Number (if known) Debtor 1 First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Social Security \$1,592/M From January 1 of current year until the date you filed for bankruptcy: Social Security \$1,592/M For last calendar year: (January 1 to December 31, 2017) Social Security \$1,592/M For last calendar year: (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 06 Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6.425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments

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Debtor	1 Clyde	Henry	Walton		Case Number (if known)	
	First Name	Middle Name	Last Name			
 	Insiders include corporations of vagent, including	fore you filed for bankruptcy, did you m your relatives; any general partners; re which you are an officer, director, perso one for a business you operate as a so oport and alimony.	latives of any gener on in control, or own	ral partners; partnership er of 20% or more of the	s of which you are a gene eir voting securities; and a	iny managing
	Yes. List all ı	payments to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
l	an insider? Include payment No.	fore you filed for bankruptcy, did you m s on debts guaranteed or cosigned by		or transfer any property	on account of a debt that	benefited
	Yes. List all p	payments to an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Pa	t 4: Identify	Legal actions, Repossessions, and Fore	eclosures			
- 1	List all such mat	fore you filed for bankruptcy, were you ers, including personal injury cases, so id contract disputes.			•	ort or custody
	Yes. Fill in th	e details.				
	-	fore you filed for bankruptcy, was any oply and fill in the details below.	Nature of the case of your property repo		r agency arnished, attached, seized	Status of the case d, or levied?
	No. Go to lin	e 11				
	Yes. Fill in th	e information below.				
	-	pefore you filed for bankruptcy, did a se a payment because you owed a de	=	ng a bank or financial i	nstitution, set off any an	nounts from your accounts
	No. Go to lin	e 11				
	Yes. Fill in th	e information below.				
	-	fore you filed for bankruptcy, was an receiver, a custodian, or another offi		in the possession of a	n assignee for the benefi	t of creditors, a
[	No. Yes.					
Pa	List Cer	tain Gifts and Contributions				
13	Within 2 years b	efore you filed for bankruptcy, did yo	ou give any gifts wi	th a total value of more	than \$600 per person?	
	No.					
	_	e details for each gift.				
14	_	efore you filed for bankruptcy, did yo	ou give any gifts or	contributions with a to	otal value of more than \$6	600 to any charity?
	No.					
	Yes. Fill in tr	e details for each gift.				
Pa	rt 6: List Cer	tain Losses				
	Within 1 year be gambling?	fore you filed for bankruptcy or since	e you filed for bank	ruptcy, did you lose ar	nything because of theft,	fire, other disaster, or
	No. Yes. Fill in th	e details for each gift.				
Pa	List Cer	tain Payments or Transfers				

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Debtor '	1 Clyde	Henry	Walton	Case N	Number (if known)	
	First Name	Middle Name	Last Name			
С	onsulted about seekin	g bankruptcy or pre	y, did you or anyone else acting on paring a bankruptcy petition? preparers, or credit counseling age			you
Г	¬ No.					
	Yes. Fill in the details	5				
	Party Contact Info		Description and value of	any property transferred	Date paymen or transfer	t Amount of payment
	Geraci Law L.L.C.					\$800.00
	55 E. Monroe Stree	et #3400	_			
	Chicago,IL 60603		_			
			- -			
	Party Contact Info		Description and value of	any property transferred	Date payment or transfer	t Amount of payment
	Hananwill Credit Co	ounseling	Credit Counseling Services	3	2018	\$25.00
	115 N. Cross St.		-			
	Robinson, IL 62454	!	_			
			-			
р	-	eal with your credito	y, did you or anyone else acting on rs or to make payments to your cre you listed on line 16.		fer any property to anyone	e who
	No.					
	Yes. Fill in the details	S.				
tı İr	ransferred in the ordinately and the control of the	ary course of your b ansfers and transfer	cy, did you sell, trade, or otherwise usiness or financial affairs? s made as security (such as the gra	enting of a security intere		
	_	i transiers triat you i	nave already listed on this statemer	и.		
	No. Yes. Fill in the details	s for each gift.				
	Vithin 10 years before yeneficiary? (These are	-	otcy, did you transfer any property ( protection devices.)	to a self-settled trust or s	imilar device of which you	are a
	No.					
	Yes. Fill in the details	s for each gift.				
Par	List Certain Fina	ancial Accounts, Instr	uments, Safe Deposit Boxes, and Sto	rage Units		
	Vithin 1 year before yo old, moved, or transfe	-	y, were any financial accounts or ir	nstruments held in your r	name, or for your benefit, o	closed,
	<del>-</del> -		or other financial accounts; certifications, and other financial institut		banks, credit unions, bro	kerage
	No.  Yes. Fill in the details	S.				
			Last 4 digits of account number	Type of account or instrument		st balance before osing or transfer

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Debtor 1	Clyde	Henry	Walton	Case Number (if known)
	First Name	Middle Name	Last Name	
27 W	ithin 4 years before	you filed for bankruptcy, did	you own a business or hav	e any of the following connections to any business?
	A sole proprieto	or or self-employed in a trad	le, profession, or other activ	ity, either full-time or part-time
	A member of a	limited liability company (Ll	C) or limited liability partne	rship (LLP)
	A partner in a p	artnership		
	An officer, direct	ctor, or managing executive	of a corporation	
	An owner of at	least 5% of the voting or eq	uity securities of a corporati	on
	No. None of the abo	ove applies. Go to Part 12.		
	Yes. Check all that	apply above and fill in the de	tails below for each business.	
	ithin 2 years before y stitutions, creditors,		you give a financial stateme	ent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the detail	ils.		
		Date is	sued	
Part 1	2: Sign Below			
in c	onnection with a bar J.S.C. §§ 152, 1341, 1	nkruptcy case can result in 1 1519, and 3571.	=	ealing property, or obtaining money or property by fraud isonment for up to 20 years, or both.
^	Signature of Debtor			e of Debtor 2
	0.9.14(4.0 0. 202(0.	•	o.g.iata.t	, o. 2300. <u>2</u>
	Date 09/05/2018		Date	
	MM / DD /	YYYY	M	M / DD / YYYY
Did	you attach additiona	al pages to <i>Your Statement</i> (	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill out	bankruptcy forms?
	No			
	Yes. Name of perso	on		. Attach the Bankruptcy Petition Preparer's Notice,
				Declaration, and Signature (Official Form 119).

Fill in this i	Caso 19		Filad 00/05/19 En	tered 09/05/18 11:54:2 1 of 54	21 Desc Main	
		ly your oddo.		1 01 54		
Debtor 1	Clyde	Henry	Walton			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS			
Case Number			(State)		Check if this is an	
(If known)			_		amended filing	
Official F	orm 108					
Stateme	ent of Intent	tion for Individua	ls Filing Under Ch	apter 7		12/15
If you are an ir	ndividual filing unde	r chapter 7, you must fill out	this form if:			
	ve claims secured b		••			
=		erty and the lease has not exp		by the date set for the meeting of cr	raditors	
		-		to the creditors and lessors you list.		
	•		e equally responsible for suppl	<u> </u>		
Both debtors r	must sign and date t	he form.				
Be as complet	e and accurate as p	ossible. If more space is need	ded, attach a separate sheet to	this form. On the top of any addition	nal pages,	
write your nan	ne and case number	(if known).				
Part 1:	List Your Creditors V	Vho Have Secured Claims				
For any cre     information	=	ed in Part 1 of Schedule D: Cr	reditors Who Have Claims Secu	red by Property (Official Form 106D	), fill in the	
Identify the	e creditor and the pr	operty that is collateral	What do you intend secures a debt?	to do with the property that	Did you claim the property as exempt on Schedule C?	
Creditor's	3		Surrender	the property	☐ No	
name:			Retain the	property and redeem it	☐ Yes	
Descripti	on of		Retain the	property and enter into a		
property	011 01		Reaffirmati	ion Agreement.		
securing	debt:		Retain the	property and [explain]:	<u> </u>	
Creditor's	<u> </u>		Surrender	the property	□ No	
name:			<u> </u>	property and redeem it	☐ Yes	
Dogorinti	on of		<u> </u>	property and enter into a	□ 163	
Description property	OH OI		<del>_</del>	ion Agreement.		
securing	debt:			property and [explain]:		
				,	<del>_</del>	
Creditor's	3		Surrender	the property	□No	
name:			Retain the	property and redeem it	Yes	
Descripti	on of		Retain the	property and enter into a	<u> </u>	
property	J., J.		Reaffirmati	on Agreement.		
securing	debt:		☐ Retain the	property and [explain]:		
Creditor's			☐ Surrender	the property	□No	
	•			and proporty	<b>□'</b> *♡	

Retain the property and redeem it

Retain the property and [explain]:

Reaffirmation Agreement.

Retain the property and enter into a

Yes

Description of

securing debt:

name:

property

Clyde

Case 18-25049

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First Name

List Your Unexpired Personal Property Leases

In the information below. Do not list real estate leases. Unexpired feases are leases that are still in effect, the lease period has not yet incided. You may assume an unexpired personal property lease if the trustee does not assume it. If U.S.C. § 186(p)(2).    Description of leased property:   Lessor's name:     No   No     Description of leased property:   Lessor's name:     No     Description of leased property:	For any unexpired personal property lease that you listed in Schedule G: Ex	ecutory Contracts and Unexpired Leases (Official Form 106	6G).
Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   No   Yes    Description of leased property:  Lessor's name:   No   No   Yes    Description of leased property:  Lessor's name:   No   No   Yes    Description of leased   N			
Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Signature of Debtor 2    **Moderate Note of N			
Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Lessor's name:   No   No   Yes    Description of leased property:   Signature of Debtor 2    **Moderate Note of N			
Lessor's name:  Lessor's name:  Description of leased property:  Lessor's name:  Description of leased property leased property of five state that secures a debt and any versional property that is subject to an unexpired lease.  ***Lest Cityde Henry Walton**  Signature of Debtor 2  Signature of Debtor 2	Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:  Lessor's name:  Description of leased property:  Lessor's name:  Description of leased property leased property of five state that secures a debt and any versional property that is subject to an unexpired lease.  ***Lest Cityde Henry Walton**  Signature of Debtor 2  Signature of Debtor 2	Lessor's name:		∏ No
Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Lessor's name:   No   Yes    Description of leased property:  Signature of Debotor 1    Signature of Debotor 2    Signature of De			_
Lessor's name:    Lessor's name:   No   Yes	Description of leased		☐ res
Description of leased property:  Lessor's name:  Signature of Debtor 2  Signature of Debtor 2	property:		
Description of leased property:  Lessor's name:  Signature of Debtor 2  Signature of Debtor 2			
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As/ Clyde Henry Walton Signature of Debtor 1  Signature of Debtor 2	Part 3: Sign Below		
As/ Clyde Henry Walton Signature of Debtor 1  Signature of Debtor 2			
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Signature of Debtor 1 Signature of Debtor 2	norsonal property that is subject to all ullexplied lease.		
Signature of Debtor 1 Signature of Debtor 2	An Jol Ohala Harry Walfarr		
Dated: 00/05/2019		re of Debtor 2	
Date			
MM / DD / YYYY			

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B2030 (Form 2030) (12/15)

# United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re				
Cly	yde Henry Walton / Debtor		Case No:		
			Chapter:	Chapter 7	
	DISCLOSURE OF COM	MPENSATION OF ATTO	ORNEY FOR DEI	BTOR	
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) impensation paid to me within one year before the filing of the debtor(s) in content of the debtor(s) in content of the debtor(s).	he petition in bankruptcy,	or agreed to be paid	d to me, for service	es
	For legal services, I have agreed to accept	\$800.00			
	Prior to the filing of this statement I have received	\$800.00			
	Balance Due	\$0.00			
2.	The source of the compensation paid to me was:				
	Debtor(s) Other: (specify)				
3.	The source of compensation to be paid to me is:				
	Debtor(s) Other: (specify)				
4.	Debtor(s) Other: (specify)  I have not agreed to share the above-disclosed comp	ensation with any other ne	erson unless they ar	e members and ass	cociates
٦.	of my law firm.	chisation with any other pe	erson unless they ar	e members and as:	sociales
	I have agreed to share the above-disclosed compensation of my law firm. A copy of the agreement, together attached.	_	•		
5.	In return for the above-disclosed fee, I have agreed to ren case, including:	der legal service for all as	pects of the bankru	ptcy	
	a. Analysis of the debtor's financial situation, and rend	dering advice to the debtor	in determining wh	ether to file a petit	ion in
	bankruptcy;	0.00: 1.1	1:1		
	b. Preparation and filing of any petition, schedules, stat	tements of affairs and plan	i which may be req	uired;	
6.	By agreement with the debtor(s), the above-disclosed fee Fee does NOT include any work done post-filing.	does not include the follo	wing service:		
	_	ERTIFICATION			
	I certify that the foregoing is a complete payment to me for representation of the debte		•	or	
	Date: 09/05/2018	/s/ Tarek Muhammad Kl	halil		
	Date	Signature of Attorney			
		Geraci Law L.L.C.			

Page 1 of 1 Record # 789464

Name of law firm

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clyde Henry Walton / Debtor

Bankruptcy Docket #:

Judge:

<b>VERIFIC</b>	ATION	$\triangle E$	CDEDI:		RAAT	<b>TDIV</b>
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 09/05/2018 /s/ Clyde Henry Walton

**Clyde Henry Walton** 

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

## NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Clyde Henry Walton / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 09/05/2018	/s/ Clyde Henry Walton	
	Clyde Henry Walton	
Dated: 09/05/2018	/s/ Tarek Muhammad Khalil	
	Attorney: Tarek Muhammad Khalil	—

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Debtor	1 Clyde	Henry w	raitori	Case Number (if kno	wn)	
	First Name	Middle Name Las	st Name			
Part	6: Answer These Question	s for Reporting Purposes				
16.	What kind of debts do	16a. Are your debts prin	narily consumer debt	ts? Consumer debts are define sonal, family, or household purp	ed in 11 U.S.C. § 101(8)	
	you have?	<b>}1</b>		sorial, larnily, or nouseriold purp	Juse.	
		No. Go to line 16b Yes. Go to line 17				
		16h Are vour dehts prir	narily husiness debt	s? Business debts are debts tha	at you incurred to obtain	
		-	-	the operation of the business of	The state of the s	
		No. Go to line 16d	S.			
		Yes. Go to line 17	•			
		16c. State the type of debts	s you owe that are not co	onsumer debts or business debt	ts.	
					<del></del>	
17.	Are you filing under	☐No. I am not filing un	nder Chapter 7. Go to lir	ne 18.		amanitos e
	Chapter 7?		·	mate that after any exempt prop	nerty is excluded and	
	Do you estimate that after			nds will be available to distribute		
	any exempt property is excluded and	No.	-			
	administrative expenses	Yes.				
	are paid that funds will be available for distribution					
	to unsecured creditors?					
18.	How many creditors do	1-49	<b>1</b> ,000-	-5,000	<b>25,001-50,000</b>	
	you estimate that you	□ 50-99	□ 5,001-		<u> </u>	
	owe?	100-199	☐ 10,00°	1-25,000	☐ More than 100,000	
		200-999				SACRESSES.
19.	How much do you	\$0-\$50,000	_	0,001-\$10 million	□\$500,000,001-\$1 billion	
	estimate your assets to	\$50,001-\$100,000	<u>=</u>	00,001-\$50 million	☐\$1,000,000,001-\$10 billion	
	be worth?	\$100,001-\$500,000		00,001-\$100 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion	
***************************************		☐ \$500,001-\$1 million		000,001-\$500 million		20000000
20.	How much do you	\$0-\$50,000		0,001-\$10 million	\$500,000,001-\$1 billion	
	estimate your liabilities	\$50,001-\$100,000		00,001-\$50 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion	
	to be?	\$100,001-\$500,000 \$500,001-\$1 million	<del></del>	00,001-\$100 million 000,001-\$500 million	☐ More than \$50 billion	
	47/	<b>—</b> \$500,001-\$1 mmon	<b></b> \$.55,	500,507 ¢000 mmon		
га	117: Sign Below					
For	you	I have examined this petition correct.	in, and I declare under p	enalty of perjury that the informa	ation provided is true and	
				e that I may proceed, if eligible, u ief available under each chapter		
A CANADA				gree to pay someone who is not required by 11 U.S.C. § 342(b).		
		I request relief in accordance	ce with the chapter of titl	le 11, United States Code, speci	ified in this petition.	
			r result in fines up to \$25	property, or obtaining money or 50,000, or imprisonment for up to	r property by fraud in connection o 20 years, or both.	
MANAGES - management of many lands and management of management of many lands and management of mana		Signatury of Debtor	Valter	Signatur	re of Debtor 2	
***************************************		Executed on _ :		Execute	ed on	
		MM	1 / DD / YYYY	LACCULE	MM / DD / YYYY	

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Fill in	this in	formation to ide	ntify your case:		
Debto	or 1	Clyde	Henry	Walton	
		First Name	Middle Name	Last Name	
Debto	or 2				
(Spouse	e, if filing)	First Name	Middle Name	Last Name	
United	d States	Bankruptcy Court f	or the : <u>NORTHERN</u> District	of ILLINOIS (State)	
Case (If kno	Number own)				

### Official Form 106 Dec

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to	o help vou fill out bankrupt	ccy forms?
No		.,
Yes. Name of Person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary correct.	y and schedules filed with	this declaration and that they are true and
X Clyde wellon Signature of Debtor 1	Signature of Debtor 2	
Date: <u>9/ \$ /</u> 2018	Date	
MM / DD / YYYY	DateMM / DD / Y	<del>////</del>

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First Name  Lest Name  Lest Name  Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any bu  A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  A member of a limited liability company (LLC) or limited liability partnership (LLP)	ssiness?								
A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  A member of a limited liability company (LLC) or limited liability partnership (LLP)	siness?								
A member of a limited liability company (LLC) or limited liability partnership (LLP)									
tud									
A partner in a partnership									
An officer, director, or managing executive of a corporation									
An owner of at least 5% of the voting or equity securities of a corporation									
No. None of the above applies. Go to Part 12.									
Yes. Check all that apply above and fill in the details below for each business.									
Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include institutions, creditors, or other parties.	all financial								
No.									
Yes. Fill in the details.									
Date issued									
Part 12: Sign Below									
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury to answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  18 U.S.C. §§ 152, 1341, 1519, and 3571.   ***  Signature of Debtor 1  Signature of Debtor 2	erty by fraud								
Signature of Debtor 1 Signature of Debtor 2									
Date <u>9 / 5 /2018</u> MM / DD / YYYY  MM / DD / YYYY									
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form	107)?								
™ No									
Yes									
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?									
■ No									
Yes. Name of person Attach the Bankruptcy Petition Preparation, and Signature.									

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Debtor 1 Clyde

Henry

**№ocume**nt

Page 50-0 fn 5-4er (if known)

First Name

Middle Name

Last Name

Part 2: List Your Unexpired Personal Property Leases							
or any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Offic							
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet							
nded. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).							
Describe your unexpired personal property leases	Will the lease be assumed?						
Lessor's name:	☐ No						
	Yes						
Description of leased property:							
Lessor's name:	□ No						
Description of leased property:	☐ Yes						
Lessor's name:	□ No						
Description of leased property:	Yes						
Lessor's name:	□No						
Description of leased property:	∐Yes						
Lessor's name:	□No						
Description of leased property:	□Yes						
Lessor's name:	□No						
Description of leased property:	□Yes						
Lessor's name:	□ No						
Description of leased property:	☐ Yes						
Part 3: Sign Below							
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt an personal property that is subject to an unexpired lease.	d any						
X Clycle Walto Signature of Debtor 1  Signature of Debtor 2  Date  Date							
Date Date: 5 / /2( i 2 Dete							

MM / DD / YYYY

MM / DD / YYYY

## Case 18-25049 Doc 1 Filed 09/05/18 Entered 09/05/18 11:54:21 Desc Main DISCLAIMER OPHIA PROPERTY HAVE LEADED A GREEN AGENT AND LOCAL PROPERTY OF THE PROPERTY

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filling of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filling, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this ioint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 9 / 5 /2018

789464

Record #

Colegge Walters
Clyde Henry Walton

X Date & Sign

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Clyde Henry Walton / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 9 / 5 /2018

Clyde Walter

Clyde Henry Walton

X Date & Sign

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Debtor 1	Clyde	Henry	Walton	Case	Number (if know	'n)			
	First Name	Middle Name	Last Name	Colu. Debt	or 1		Columi Debtor non-fil		The state of the s
8. Unei	mployment compe	nsation			\$0.00			\$0.00	
Do n unde	ot enter the amoun er the Social Securi	t if you contend that the amount ty Act. Instead, list it here:	received was a benefit						
For	you								
For	your spouse								
	sion or retirement efit under the Socia	income. Do not include any am al Security Act.	ount received that was a		\$0.00			\$0.00	
Do as a	not include any ber a victim of a war crii	me, a crime against humanity, o	Security Act or payments received						
10a.			, page and parties to the time to the		\$0.00		\$	0.00	
*				\$	0.00			\$0.00	
10c.	Total amounts from	n separate pages, if any.			\$0.00			\$0.00	
		urrent monthly income. Add line total for Column A to the total fo		200000000000000000000000000000000000000	\$0.00	+		\$0.00 =	\$0.00
***************************************									:
Part 2	Determine V	Whether the Means Test Applies (	o You						
12. Cal		t monthly income for the year.						Ş	
12a	Copy your total	current monthly income from line	: 11	Сор	y line 11 here			12a.	\$0.00
	Multiply by 12 (ti	ne number of months in a year).						gneen	x 12
12b	. The result is you	r annual income for this part of	he form.					12b.	\$0.00
13. Cal	culate the median	family income that applies to y	ou. Follow these steps:						
Fill	in the state in which	h you live.	IL						
Fill	in the number of pe	eople in your household.	1						
То	find a list of applica	ble median income amounts, go	of householdonline using the link specified in the e at the bankruptcy clerk's office.					13.	\$52,410.00
14. <b>Ho</b> ʻ	w do the lines com	pare?							
14a	. x ine 12b is les Go to Part 3.	ss than or equal to line 13. On th	e top of page 1, check box 1, There	is no presumptio	n of abuse.				
14b		ore than line 13. On the top of pand fill out Form 122A-2.	age 1, check box 2, The presumption	of abuse is dete	rmined by Fori	m 12	22A-2.		
Part	3: Sign Below							•	
***************************************	By signing here	, I declare under penalty of perju	ry that the information on this statem	ent and in any at	tachments is tr	ue a	nd corre	ect.	
outcommunication and the second	_ ! Seg	Re Walta Clyde Henry Walton							
OTTO THE RESIDENCE OF THE SECOND	Date::	7° 1 <u>5</u> /2018							
THE PART OF THE PA		ine 14a, do NOT fill out or file Fo	orm 122A-2.						
Anal Arthropology	•	line 14b, fill out Form 122A-2 an							

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Form B 201A, Notice to Consumer Debtor(s)

In re Clyde Henry Walton / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 9 / 5 /2018

Clyde Walton
Clyde Henry Walton

X Date & Sign

Dated: 9 / 5 /2018

Attorney: Tarek Muhammad Khalil